In re: Marta Mejia Debtor Case No. 16-51156-DM Chapter 7

# CERTIFICATE OF NOTICE

District/off: 0971-5 User: nortiz Page 1 of 1 Date Rcvd: Apr 20, 2016 Form ID: 309A Total Noticed: 14

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2016. db 8245 Chimineas Avenue, Reseda, CA 91335-1433 +Marta Mejia, ++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879, smq SACRAMENTO CA 94279-0029 (address filed with court: State Board of Equalization, Attn: Special Procedures Section, MIC:55, P.O. Box 942879, Caliber Home Loans, 3701 Regent Boulevard, Irving, TX 750 Sacramento, CA 94279) 14314808 +Caliber Home Loans, Irving, TX 75063-2312 14314809 +Wes tern Dental, PO Box 14228, Orange, CA 92863-1228 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +EDI: BFHJELMESET.COM Apr 21 2016 01:18:00 Fred Hjelmeset, P.O.Box 4188, tr Mountain View, CA 94040-0188 EDI: EDD.COM Apr 21 2016 01:18:00 CA Employment Development Dept., smq Bankruptcy Group MIC 92E, Sacramento, CA 94280-0001 P.O. Box 826880, EDI: CALTAX.COM Apr 21 2016 01:18:00 CA Franchise Tax Board, Attn: Special Procedures, smg P.O. Box 2952, Sacramento, CA 95812-2952 EDI: IRS.COM Apr 21 2016 01:18:00 IRS, P.O. Box 7346, P.E-mail/Text: ustpregion17.sj.ecf@usdoj.gov Apr 21 2016 01:34:27 Philadelphia, PA 19101-7346 smq Office of the U.S. Trustee / SJ, U.S. Federal Bldg., 280 S 1st St. #268, San Jose, CA 95113-3004 14314806 +EDI: ACECASHXPRESS.COM Apr 21 2016 01:18:00 ACE Cash Express, 3401 E. Anaheim Street, Long Beach, CA 90804-4001 +EDI: CAPITALONE.COM Apr 21 2016 01:18:00 City of Industry, CA 91716-0599 +EDI: CHASE.COM Apr 21 2016 01:18:00 ( 14314807 Capitol One. P.O. Box 60599. 14314810 Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850-5298 +EDI: VERIZONCOMB.COM Apr 21 2016 01:18:00 14314811 Verizon Wireless, 140 West Street, New York, NY 10007-2123 14314805 +EDI: WFFC.COM Apr 21 2016 01:18:00 Wells Fargo & Company, 420 Montgomery Street, San Francisco, CA 94163-0001 TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2016 Signature: \( \s/\) Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2016 at the address(es) listed below:

Fred Hjelmeset fhtrustee@gmail.com, CA90@ecfcbis.com

Office of the U.S. Trustee / SJ USTPRegion17.SJ.ECF@usdoj.gov, ltroxas@hotmail.com

Debtors may request to receive Court notices and orders by email instead of U.S. mail. Sign Up at www.canb.uscourts.gov  Information to identify the case:						
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN				
	First Name Middle Name Last Name	Social Security number or ITIN EIN				
	That Name Middle Name Edit Name					
United States Bankruptcy Court Northern District of California		Date case filed for chapter 7 4/19/16				
Case number:	16-51156 DM 7					

# Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Deb	tor 1:	About Debtor 2:
1.	Debtor's full name	Marta Mejia		
2.	All other names used in the last 8 years			
3.	Address	8245 Chiminea Reseda, CA 91		
4.	<b>Debtor's attorney</b> Name and address	Marta Mejia 8245 Chimineas Avenue Reseda, CA 91335		Contact phone
5.	Bankruptcy trustee Name and address	Fred Hjelmese P.O.Box 4188 Mountain View		Contact phone (650)386–5634 Email: <u>fhtrustee@gmail.com</u>
6.	Bankruptcy clerk's office  Documents in this case may be address. You may inspect all rec	filed at this cords filed in	280 South First Street Room 3035 San Jose, CA 95113	Hours open: 9:00 am to 4:30 pm, Monday – Friday Contact phone: 408–278–7500
	this case at this office or online a www.pacer.gov.	at		Date: 4/20/16

For more information, see page 2 >

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Debtor Marta Mejia Case number 16-51156 DM 7

# 7. Meeting of creditors

### May 19, 2016 at 09:00 AM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

U.S. Federal Bldg., 280 S 1st St. #130, San Jose, CA 95113

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors

# 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 Ú.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge Filing deadline: 7/18/16 or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

### You must file a motion:

if you assert that the discharge should be denied under  $\S$  727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

# 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

# 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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